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BEFORE YOU RENOVATE...

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housing
experts*

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Helping to house Canadians



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If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

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Canada Mortgage and Housing Corporation (CMHC) offers a wide range of housing-related information. For details, contact your local CMHC office or call 1-800-668-2642.



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Canada

WITH A VIEW TO SERVING YOU

A home is one of your biggest investments. Every decision you make about it should be an informed decision. Canada Mortgage and Housing Corporation is here to help.

Thinking of buying a house?

Follow the proper steps towards home ownership — from assessing your housing needs, through arranging a mortgage, to closing the deal.

Renovating or building?

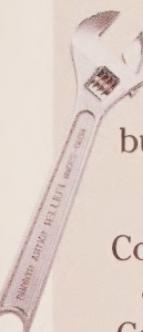
Find out how to plan, finance and choose materials and contractors for your project.

Concerned about Healthy Housing issues?

Discover innovative solutions, products and building methods that help protect occupant health and the environment.

Contact our helpful and knowledgeable staff and find out what makes us a powerhouse of information. Call us at **1-800-668-2642** or visit us on the Internet at **www.cmhc-schl.gc.ca**

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RENOVATION: What You Need to Know Before You Start

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RENOVATION:

What You Need to Know Before You Start

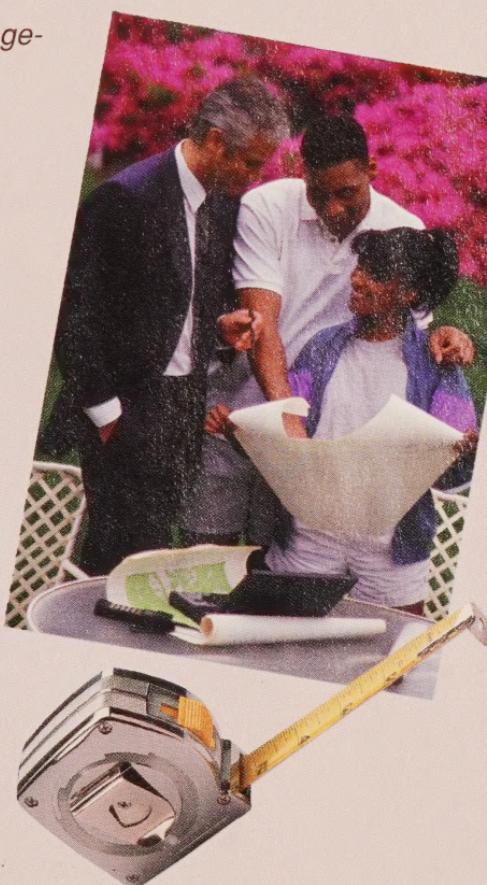
A successful renovation can be a dream come true. Improving your home can raise the value of your property, enhance your lifestyle, and give you lasting satisfaction.

Without careful planning and management, however, your dream could become a nightmare.

Canada Mortgage and Housing Corporation (CMHC) has been in the business of helping to house Canadians for more than 50 years, so you can count on us to give you good advice. This booklet is a summary of the basic knowledge you need before you renovate.

The catalogue section that follows describes publications and videos we have produced on home renovation; they're a great source of 'constructive' and unbiased information.

To order a publication or video, just fill out the order form on page 45, or call our toll-free number 1-800-668-2642.



Why Renovate?

Do you remember when you decided to renovate? It may have been the result of a long, careful process, or a spur-of-the-moment decision. Perhaps you were inspired by a picture in a magazine, a model room at a home show or open house, or your neighbours' satisfaction with their project. Or maybe you just woke up one day to a flooded basement or a water-stained ceiling, and knew you had to do something.

Your reasons for renovating probably fall into one or more of three categories: **maintenance/repair, retrofit and lifestyle**.

- **Maintenance/repair renovations** are designed to protect your housing investment. Caulking windows, repairing or reshingling your roof, and repairing or replacing your eavestroughs are examples of maintenance/repair renovations.
- **Retrofit projects** go beyond general maintenance and usually involve the building shell or mechanical systems. Upgrading your insulation, replacing your furnace, or putting on new siding are examples of retrofit renovations.





■ **Lifestyle renovations** are projects that enhance your home and way of living. They could include converting part of your basement into a family room or home office, opening up unused attic space into living quarters, or adapting your home to satisfy your changing needs.

The potential **benefits** of renovating are many.

- higher market value and increased equity
- enhanced comfort
- more space
- added convenience
- aesthetic appeal
- improved safety
- energy savings
- greater privacy
- a healthier living environment
- easier maintenance
- the simple pleasure of a fresh new look

Planning a Successful Renovation

Be informed. Don't rush into renovations. Before you pick up a hammer, pick up a book or a few of our many publications on home renovation. Talk to friends and neighbours who have renovated. Get as much information as you can. Explore all the options. Make notes and drawings.

Remember the carpenter's creed: Measure twice, cut once. Mistakes on paper are easy and cheap to fix. Mistakes on the job site are much harder to correct — and costly.

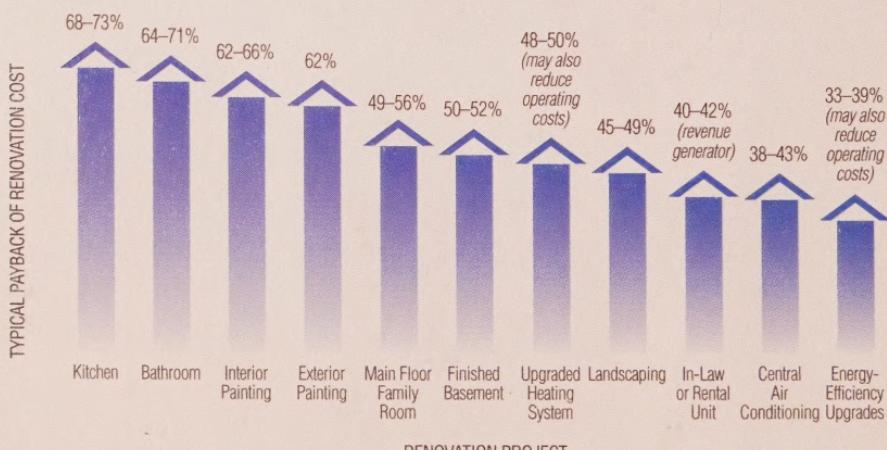


Is your renovation practical?

Maintenance renovations are not really a choice: you need to maintain your house to protect your investment. But lifestyle renovations, and even some retrofit renovation ideas, may not stand up to hard scrutiny. Be clear about your expectations. Learn when to draw the line between what is desirable and what is essential.

Almost any renovation you undertake will add to or, at least, protect the equity in your home, but **kitchen** and **bathroom** renovations and **painting** will normally give you the greatest payback when you come to sell. Any resulting increase in property taxes and insurance premiums is usually minor in comparison.

Payback Range of Typical Renovations



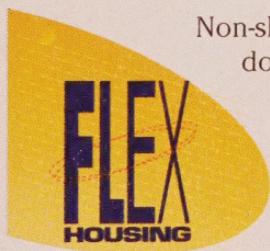
Source: Appraisal Institute of Canada, 1996.

If you make your home more **energy efficient**, the money you save on energy and water over time may actually pay for the upgrades. **Safety** also pays. Insurance companies may decrease your premiums when upgrades for wiring, fire prevention and security are completed.

On the other hand, it's possible to overdo a good thing. If you are planning to move within a few years, will the renovation really be worth it? Will it pay to put on an expensive new addition when your house is located in an area of more modest homes?

Is your renovation adaptable?

It's best to take the long view when you're renovating. Your needs may change as time goes by. Try to build maximum flexibility and long-term usefulness into your design. For instance, some day you may want to convert a nursery room into a home office or bathroom. Putting the required wiring and plumbing runs in **now** will save you time and money later, and provide a selling feature if you decide to move in the interim.



Non-slip flooring, grab bars in the bathroom, extra-wide doorways and lever-type door handles can make your house more livable for an older person or someone who has disabilities. We call this kind of planning *FlexHousing*.

Is your renovation environmentally friendly?

The planning stage is also an opportunity to apply the principles of *Healthy Housing* — housing that

- promotes good health for its occupants
- is energy efficient
- conserves our natural resources
- protects and preserves our environment
- is affordable and adaptable



Healthy Housing is a new approach to building and renovating houses. Its goal is to make minimal demands on the outdoor environment while providing the occupants a healthy indoor environment.

Design your renovation to maximize the use of natural light and passive solar energy. Install energy-efficient appliances, low-flow showerheads and water-saving toilets.



Where possible, choose building materials in a way that helps to conserve our natural resources. You could, for example, use salvaged lumber, or products made with recycled content to build your new addition. The materials you choose should also be durable and easy to maintain and less likely to give off toxic gases that would pollute your living space. Use construction techniques that minimize waste and toxic debris.

Think of your house as an ecosystem — and a part of the larger environment. Observing the Healthy Housing principles will help protect your family and community. And it won't necessarily cost you any extra: in fact, it may help you save money.

For more information about CMHC's Healthy Housing and FlexHousing concepts, check out our videos and information products.



Renovation: Step by Step

STEP 1: Decide on reasonable projects and rank them by priority.

If you're thinking of several projects, rank them in order of importance. Maintenance items should generally be given top priority. You'll want to fix a leaky roof, for instance, before refinishing the floor under it!

STEP 2: Assess your home's potential and limitations, and understand the impact your renovations will have.

Every house is different and has its unique strengths and weaknesses. You can perform your own inspection with the aid of CMHC's *Inspection Checklist for Maintenance and Repair*, or better yet, you can hire a qualified private home inspector to give professional advice.

Architects, renovators and contractors are also valuable sources of information.

Sequential renovation checklist

- Decide on reasonable projects and rank them by priority (i.e., what is essential versus what is desirable).
- Assess your home's potential and limitations, and understand the impact your renovations will have.
- Decide whether your project makes financial sense.
- Decide who will do the work, and under what conditions.
- Insist on a written contract and work schedule.
- Prepare your house and your family for disruptions.
- Inspect the work at each stage of completion.
- Inspect the finished work before making the final payment.

Now, consider **impact**. That addition you want may look wonderful on paper, but will your existing heating, plumbing and electrical systems be able to service it? A house may look like a static structure, but it's actually a collection of components that interact with one another. Thus, if you make a change to one part of your home, it may affect some other part. Take energy-efficiency upgrades, for example. If you add insulation and make your house more airtight (by installing new windows, for example) you will improve your energy efficiency, but your furnace may no longer operate properly or safely!

Improving airtightness will reduce uncomfortable drafts but will also affect heat flow, air flow and indoor moisture. You have to understand how these factors are inter-related before you can effectively upgrade for better energy efficiency. For more information on this important subject, consult some of CMHC's publications.

Remember that **building codes and local by-laws** may also limit what and how you renovate. There is nothing worse than planning your renovation only to discover that it is not allowed. Be sure to talk to your local municipal building department about your plans and any permits you may need.

STEP 3: Decide whether your project makes financial sense.

Can you really afford to renovate? To get an idea of costs, ask for quotes from two or more reputable local renovators, architectural firms or materials suppliers. Explain exactly what you want to do. Discuss various options. Take the most reasonable of these quotes and add 10-15% for unexpected costs.

Discuss the financial implications with your real estate agent, banker or financial advisor. If you need financing, you may be able to renegotiate your mortgage or apply for a personal loan. You may even be eligible for assistance, as some utilities and provincial and municipal governments offer incentive programs for energy-efficiency upgrades.

STEP 4: Decide who will do the work, and under what conditions.

Many homeowners, convinced of their own skills, decide to do the job themselves.

In most provinces, you can do most of the work you want on your own house, provided you take out the required permits, follow local building codes, and have the work inspected by the appropriate authorities.

Although it's true you can save money that way, consider all of the costs as well. Are you prepared to draw up your own plans, get your own permits, and schedule inspections? How much time can you spend away from your regular job, your family and other commitments? Can you be as efficient or as skilled as tradespeople who do this specialized work every day?

How much will it cost you to rent or buy the necessary tools you don't already own? How long will it take you to complete the job compared with an experienced crew? Who will you call when problems occur? Can you cope with the stress and the responsibility? Will you be satisfied with less than professional-looking results?

It doesn't take much skill to paint a room or remove an old fence, but specialized tasks involving wiring, plumbing or heating are usually best left to professionals. Some municipalities, in fact, *require* certain kinds of work to be done by certified tradespeople.

Most people find that contracting the work is best. But choosing the right renovator is crucial.

Many small jobs can be done by your friendly neighbourhood handy person. But for larger or more complex projects, it may be a good idea to consult an architect, a design firm or a full-service renovator. The services offered may be a simple walk-through of your house to help you generate ideas, but they can also assume overall responsibility for your renovation. In addition to drawing up plans and layouts and hiring a contractor for you, they can also obtain your zoning approval and building permits, supervise the contractor's work, ensure its

quality and approve payments. Even if you give responsibility for the entire project to an architect or designer, to protect your own interests, you should understand the renovation process, budgeting, quotes and contracts.

Favour firms that have been in business in your area for a number of years. Satisfied customers are the best recommendation for a renovator; ask each firm bidding on your project to supply you with references from former customers. You may wish to tour the renovator's current

Renovator Selection Checklist

Ask for recommendations from:

- friends or colleagues
- building supply and hardware stores
- local homebuilder and renovator associations
- better business bureau
- municipal building department
- satisfied customers (who have recently completed a renovation)

Beware of contractors who:

- knock on the door to tell you they just happen to be doing some work in the area and can give you a "special price."
- promise you a discount if you allow them to use your home to "advertise our work." The same offer will have been made to everyone.
- quote a price without seeing the job.
- demand a large down payment to "buy materials." All reputable renovators maintain charge accounts with their suppliers.
- refuse to give you a written contract specifying exactly what they say they will do.
- cannot give you an actual business address, only a post office box, telephone number or the address of their answering service.

job site before making a decision. The renovating company and its subcontractors should also have proper licences to do the work you require, and adequate insurance. Don't be shy about asking: reputable firms will not hesitate to answer your questions.

Get *written estimates* from at least two (preferably three) of the renovators recommended to you. An estimate is exactly that. It is a renovator's best estimate as to the charges you can expect, based on the renovator's understanding of what you want and the labour and material costs and

Should you pay cash?

Some contractors may offer you a discount for payment in cash with no written contract. Don't be tempted. 'Underground economy' transactions involve a wide range of risks and pitfalls that can easily offset any promised savings.

A contractor who insists on cash with no contract may be unlicensed and uninsured and your cash advances are unprotected. He or she could neglect to obtain the required building permits, inspections, licences and certificates, and you could find yourself in trouble with your municipal building department. Also, product warranties may not be valid unless the items are installed by a recognized contractor.

You could face personal health and safety problems due to poor workmanship.

If the contractor's crew members are improperly trained and one of them is injured during your renovation or causes damage to your property or someone else's, you may find that your homeowner's

insurance won't cover you and that you can be held financially liable for the person's injuries and any property damage.

If something goes wrong or the work proves unsatisfactory, or if the contractor walks off the job without finishing it, cash payments may leave you with no legal recourse. Cash payments make it difficult for you to prove the contractor was ever there. You could end up having to pay another contractor to finish the job properly or make the necessary repairs.

After paying the contractor in full, you may discover that he or she has not paid for materials and labour employed at your site, and you may be held accountable for those bills!

Your home represents the largest single investment you will likely ever make. Protect its value — and yourself — by dealing with a reputable firm operating in the open market in a legal and responsible way. Your peace of mind is worth it!

the difficulties he or she expects to encounter. An estimate should be in writing and include a full job description, the full price and terms of payment, a schedule of work, and start and completion dates.

Don't mistake an estimate for a guarantee, and remember that *it is no substitute for a written contract.*

Should you give the job to the renovator with the lowest bid?

Not necessarily. Renovators who submit unusually low bids may have made a mistake, or may be too inexperienced to estimate it properly. When they find out they are going to lose money, they may look for ways to cut costs, add unjustified extras to the bill, or abandon the job.

STEP 5: Insist on a written contract and work schedule.

A contract is a document that describes the work and quotes a price for doing it. Once signed by you and your renovator, it is legally binding.

As a homeowner, you are responsible for:

- deciding what is to be done
- choosing materials and products as required
- selecting the renovator or design firm
- making sure the contract describes the job completely and correctly
- obtaining zoning approval and building permits
- providing space, access and utilities workers need
- informing the renovator about deficiencies or mistakes as soon as possible
- paying for the job
- deciding whether the job has been done to your satisfaction

Your renovator is responsible for:

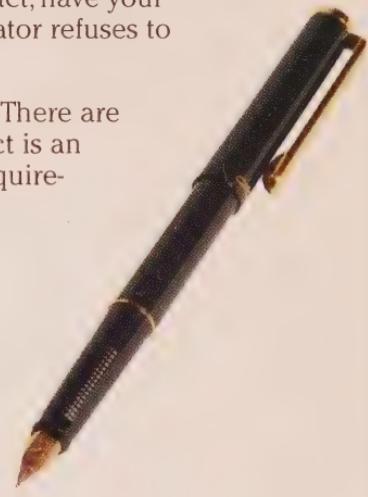
- being licensed
- performing work as contracted (unless you authorize changes in writing)
- maintaining liability and property damage insurance, and workers' compensation
- hiring skilled workers
- paying workers, suppliers and subcontractors
- overseeing the quality of work

Therefore, make sure that any agreement you sign describes *exactly what you want*. Most client-renovator disputes occur because there was no contract, or the contract was vague or incomplete.

Remember: **get it in writing**. Oral assurances are worthless. If you have any doubts or questions about the contract, have your lawyer review it before you sign. If your renovator refuses to accept a written contract, get a new renovator.

There is no such thing as a standard contract. There are clauses that may be standard but each contract is an individual document covering your special requirements. All contracts should include:

- correct and complete address of the property where the work will be done
- your name and address
- renovator's name, address and telephone number (if a company name is used, the name of the company's official on-site representative should be indicated)
- detailed description, sketches and list of materials to be used
- the type of work that will be subcontracted
- the right to retain a mechanic's lien holdback as specified under provincial law
- a clause stating that work will conform to the requirements of all applicable codes
- start and completion dates
- agreement on who (homeowner or contractor) is responsible for obtaining all necessary permits, licences and certificates
- responsibility of the contractor for removing all debris as soon as construction is completed
- a statement of all warranties, explaining exactly what is covered and for how long
- a statement of the contractor's public liability and property damage insurance
- price and terms of payment



Both you and the contractor should sign two copies of the contract, one for you and one for the contractor.

CONTRACT*

Between the owner — A.V. Citizen
 1234 Home Street, Any City

And the contractor — Acme Construction Ltd.
 421 Business Street, Any City

Subject property — 1234 Home Street, Any City

Contract Documents:

- 1) This agreement.
- 2) Attached drawings and specifications signed by both parties.
- 3) Additional documents and contract amendments (extras and deletions) signed by both parties during the course of this agreement.

The Contractor Shall:

- 1) Furnish all labour, materials, supervision and services to carry out the work detailed in the attached plans and specifications (to be initialled by the contractor and the owner) at the above address.
- 2) Be licenced and maintain full public-liability and property-damage insurance covering the above work.
- 3) Maintain workers' compensation coverage on all employees as required by provincial law, and ensure that all subcontractors maintain such coverage on their employees.
- 4) Acknowledge the right of the owner to retain a mechanic's lien holdback as specified by provincial law.
- 5) Do all work to the requirements of the applicable building codes.
- 6) Be responsible for the work carried out under this contract by any subcontractors the contractor may employ.
- 7) Agree to start the work within 10 days of the signing of this contract, and to complete it not later than 60 days after the work has started.
- 8) Remove all construction debris from the property upon completion of the work, and, if damage occurs, restore the property to its original condition.
- 9) Warrant the work and materials for a period of one year from the date of completion, and, during this time, repair any defects immediately upon receiving written notice from the owner. This warranty does not replace the following manufacturers' warranties on materials and equipment (details to be included or attached).

Permits:

- 1) The responsibility for obtaining any necessary permits is as designated below:

Owner	Contractor
a) building permit	_____
b) heating permit	_____
c) hydro permit	_____
d) plumbing permit	_____
e) site-works permit	_____
f) other	_____

The Owner Shall:

- 1) Be responsible for assuring that the property meets municipal zoning by-laws, and, if necessary, that special permission has been obtained from the appropriate authorities for the work covered in this contract.
- 2) Provide the space and freedom of movement on the property for the contractor's workers to do their jobs.
- 3) Pay the sum of \$ _____ (including all applicable taxes) to the contractor as follows:
 50 percent when the work is half completed, the balance minus the lien holdback when the work is completed, and the remainder upon clearance of any liens.

Signed _____

Contractor

Owner

Date _____

* Note: This is a sample only and should not be construed as an official legal document. It is intended to outline the responsibilities and key points in a renovation contract.

Paying by cheque is another important part of getting it in writing — it gives you a written record of what you have paid for and how much. You should also insist on a signed receipt.

No matter how well you plan your project, some changes will probably be necessary. These can result in increased costs and delays. For the protection of both parties, changes to your original plans should be made only through a written change order outlining the details of the change and the associated differences in cost (either up or down).

Your renovator may ask for a **deposit** on contract signing, especially for larger jobs. If so, it should be a nominal sum unless special items or materials must be ordered.

Should you hold back some of the payment?

Pay only for work completed, and never for the full amount. Holding back some of the money from each payment protects you against liens that can be placed on your property by suppliers or workers not paid by the renovator. In effect, such liens hold your property as security for the renovator's debts even if you have paid the renovator in full! (You can guard against this by making out some cheques jointly to both the renovator and supplier or workers, provided this was stipulated in the contract.)

STEP 6: Prepare your house and your family for disruptions.

It's no fun living in a construction site. If you're undertaking major renovations, you may want to consider moving out for a while. If that isn't possible, ask your renovator what you can expect in the way of major disruptions. As the renovation progresses, ask for specific dates and times, so that you and your family can plan accordingly.

For example, water and electricity may have to be turned off, heavy equipment brought in, or sanding done at some stage of your project. You may have to reorganize your schedule, or stay with friends for a few days.

You'll also want to negotiate the times at which workers will be starting and finishing each day, and whether they'll be working on weekends. Renovators often keep several jobs going at once, especially during the busy summer season. Consequently, there may be days or even weeks between their appearances (this must be reflected in the renovator's work schedule).



How to Handle Problems with Your Renovator

What if you're not happy with the job? If negotiation fails, the next step is to send the renovator a registered letter noting your objections and the fact that a copy has been mailed to your provincial consumer protection branch and the local homebuilders association, if your renovator is a member.

In it you can either:

- a) threaten to cancel the contract and obtain a refund of your deposit (permitted in some provinces); or
- b) give the renovator a set time in which to finish the work to your satisfaction, after which you will hire another contractor to complete the work with monies remaining from the original contract. This latter option should be taken only after you have obtained

advice from your lawyer and a new estimate from another contractor.

Poor workmanship and unsatisfactory business practices can be reported to the **municipal licensing bureau** that issued the contractor's licence. Work that is not up to building standards can be reported to your **local buildings inspections office**.

There are laws designed to protect you from dishonest or incompetent contractors. A call or letter to your federal or provincial **ministry or department responsible for consumer protection** may get them involved. Your local **better business bureau** will also hear your complaints and help mediate your dispute. Finally, you may be able to file a claim in **small claims court**.

Renovating can be a dirty job, or at least a very dusty one. If you decide to stay in your house, remove all furnishings and other personal items from the work site. If something can't easily be moved, it should be covered with plastic and duct tape. Doors to non-work areas should also be sealed off, as should heating and ventilation ducts in the work area. Sealed-off areas will probably require a supplemental source of heat during the winter.

The renovator and crew will probably need access to toilets, water and the phone. Plastic runners leading to these house areas will help keep your carpets and floors clean. You should also indicate which areas and/or belongings are off-limits, and the times at which you would prefer not to be disturbed.

If workers have habits that annoy you, discuss your concerns with the project manager or your renovator, not with individual crew members. If you allow smoking in your house, place ashtrays in the work area. Otherwise, ask that crew members smoke outside.

STEP 7: Inspect the work at each stage of completion.

The vast majority of renovation experiences are happy ones. But don't assume that things are going according to plan just because you have a sound contract and good rapport with your renovator. Stay on top of your project to prevent minor errors from becoming major problems.



If you have a disagreement, be reasonable. Go over the contract and listen carefully to the renovator's explanations. If you're still not satisfied, get a second opinion from a recognized home inspector or an architect before taking further action.

STEP 8: Inspect the finished work before making the final payment.

As the work winds down, check to be certain that the job has been done to your satisfaction and according to your contract. Never make the final payment or sign a certificate of work completion or any other document releasing the renovator from further responsibility until *all deficiencies are corrected*.

You should also wait until the time limit for mechanics' liens to be registered has passed and any outstanding liens have been paid, before releasing the lien holdback.



Keep It Safe

From the initial demolition to the final cleanup, renovation projects can present a lot of hazards. Every homeowner should be aware of the risks and how to reduce them.

Some hazards are obvious: the nail-studded board tossed into a pathway, the wobbly ladder, the naked blade of a power tool. Others can be subtle but no less dangerous: the unshored excavation, the frayed extension cord, or the invisible fumes from solvents, paints and glues.

There are good reasons to think about safety even if someone else is doing the actual work. After all, would you want the pleasure you find in your renovation to be marred by tragedy? Or lawsuits?

You need to know what your **insurance** will cover before letting anyone start work on your house, especially if you are supplying some of the materials or lending them tools or other items. Although contractors normally carry their own liability insurance, their policies may not cover all the tradespeople involved on your job or others who stray onto the site. In the case of serious injury, you may be liable. You owe it to yourself to make certain that your contractor's insurance coverage is adequate to shield you against all possible claims.

Once work has started, knowledge and awareness can prevent many accidents.

- Warn everyone who comes near the site about hazardous areas, activities and substances, *before* they encounter them.
- Insist that the work site be kept tidy and as free from hazards as possible.
- Insist that hazardous substances be kept in sealed, clearly marked, non-food containers. Dispose of hazardous waste promptly, in accordance with local regulations. Don't put it out with the regular garbage.
- If you're doing the work yourself, read and follow the instructions on all hazardous products, as well as the Material Safety Data Sheets provided by manufacturers and retailers.
- Insist on the use of appropriate, well-maintained tools and equipment.
- Insist on the use of appropriate safety equipment and clothing approved by the Canadian Standards Association (CSA).
- Insist that a fire extinguisher that has been approved by Underwriters Laboratories of Canada (ULC) for Type A, B and C fires be on site at all times.

- Stay alert and insist that everyone on the job do so as well. Report horseplay or erratic behaviour to the project manager at once.
- Insist that all hazardous materials and sites be secured against intrusion at the end of each work day.

If you are living at the site while the work is being done, you must check at the end of each work day to be certain that safety precautions have been observed.

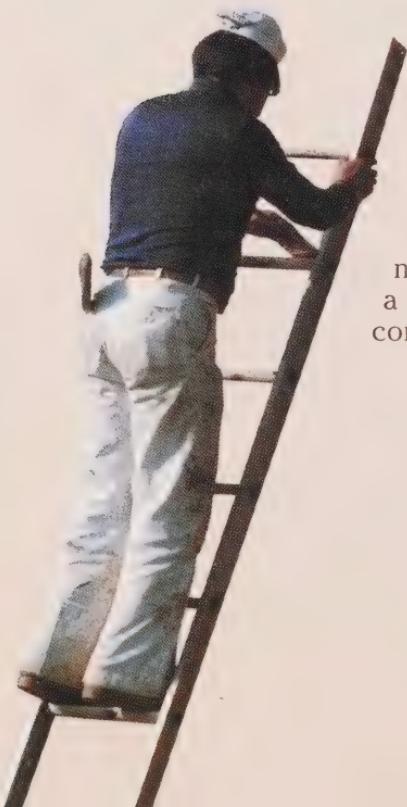
For more specific information about renovation hazards, ask for our free booklets on *Lead in Your Home* (6942E), *Asbestos* (CE 3) and *Urea-Formaldehyde Foam Insulation* (CE 6). You can get them by calling 1-800-668-2642 and selecting the option for other housing information requests.

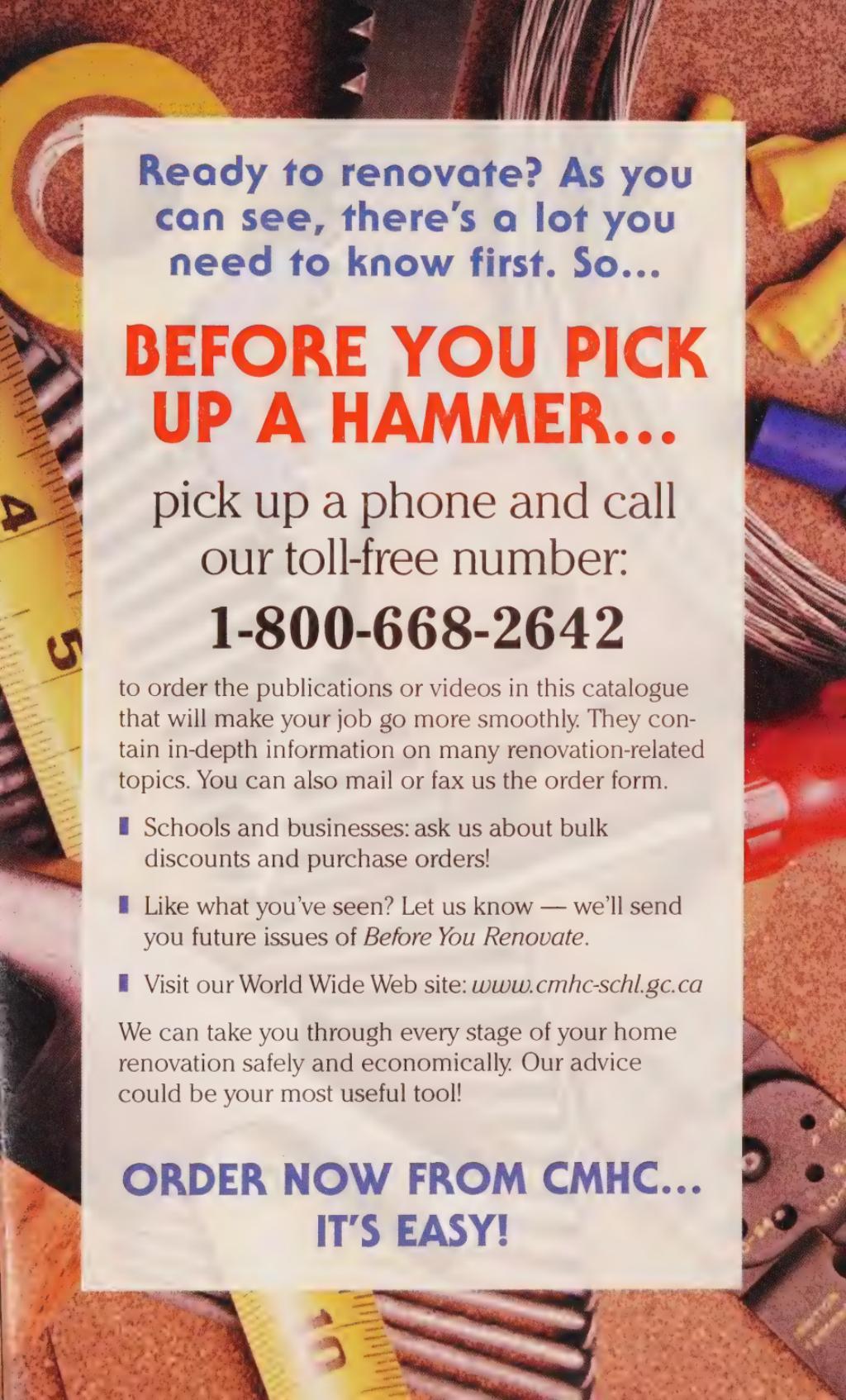
Keep It Beautiful

Your renovations are (finally!) completed. It's time to call in your friends and neighbours and have a party!

At moments like these it's easy to forget that there is no such thing as a 'permanent' renovation.

In fact, the secret to keeping your home beautiful is to schedule regular check-ups using the *Inspection Checklist for Maintenance and Repair* (5731E). Follow a good routine maintenance schedule. Treat your renovation as a long-term investment that deserves your continuing attention and care.





Ready to renovate? As you can see, there's a lot you need to know first. So...

BEFORE YOU PICK UP A HAMMER...

pick up a phone and call our toll-free number:

1-800-668-2642

to order the publications or videos in this catalogue that will make your job go more smoothly. They contain in-depth information on many renovation-related topics. You can also mail or fax us the order form.

- Schools and businesses: ask us about bulk discounts and purchase orders!
- Like what you've seen? Let us know — we'll send you future issues of *Before You Renovate*.
- Visit our World Wide Web site: www.cmhc-schl.gc.ca

We can take you through every stage of your home renovation safely and economically. Our advice could be your most useful tool!

**ORDER NOW FROM CMHC...
IT'S EASY!**



ALPHABETICAL LISTING OF PUBLICATIONS

Title	Order Number	Price	Page
Building Materials for the Environmentally Hypersensitive	6742E	\$ 29.95	34
Canadian Wood-Frame House Construction	5031E	\$ 25.95	26,30
The Clean Air Guide: How to Identify and Correct Indoor Air Problems in Your Home	6695E	\$ 5.95	33
Cleaning Up Your House After a Flood	6789E	\$ 3.95	32
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Title	Order Number	Price	Page
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Avoiding Drywall Problems	VE015	\$ 19.95	29
Avoiding Wood-Frame Construction Problems	VE059	\$ 19.95	28
Basic Insulation Projects	VE027	\$ 19.95	37
Garden Suites and Marguerite Chown's Renovation Story	VE041	\$ 9.95	41
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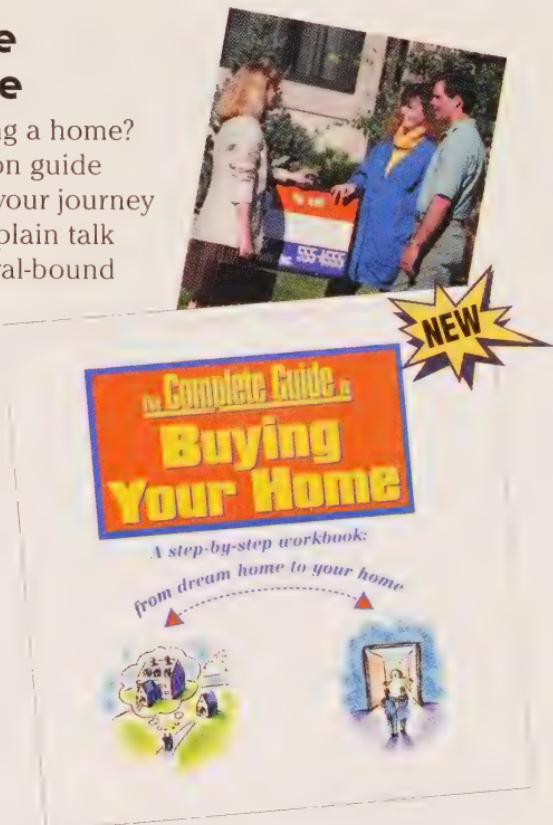
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The Complete Guide to Buying Your Home

Excited or nervous about buying a home? Relax and let this lively, hands-on guide walk you through the steps on your journey toward home ownership. With plain talk and colourful graphics, this spiral-bound workbook takes you one step at a time in the right direction — from assessing your housing needs through arranging a mortgage to closing the deal. Charts and tear-out worksheets make understanding easy. (46 pages + 24 worksheets)

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Performance of House Systems

Look before you leap into renovation! Building an addition, replacing windows or removing walls can affect the life-support system of the house. This booklet explains what you need to think about before you renovate, including minor and major consequences for the operation of electrical, plumbing and mechanical (heating and air) systems. (28 pages)



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Canadian Wood-Frame House Construction

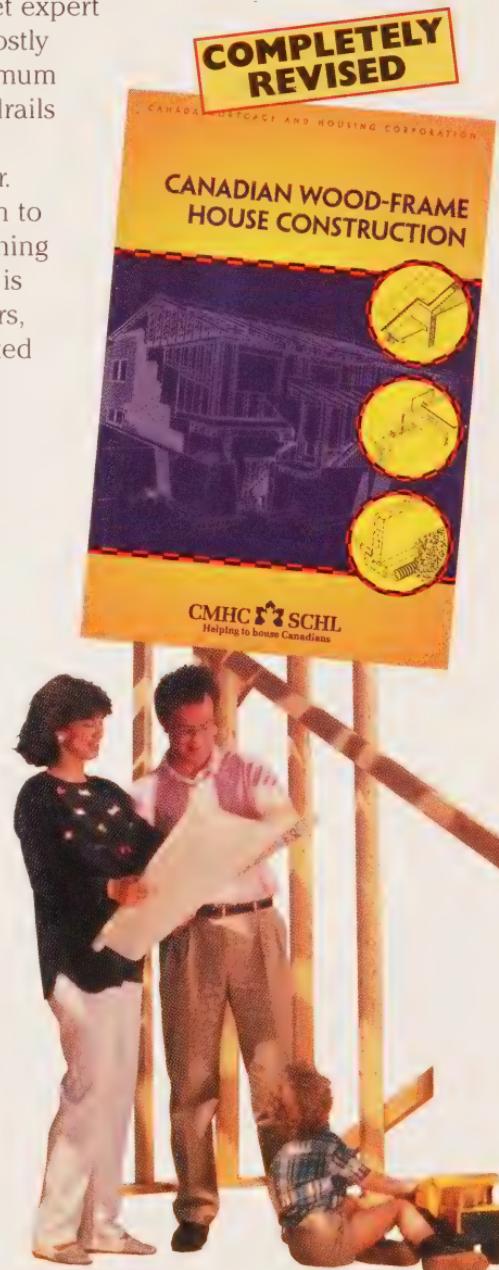
The 'bible' on building wood-frame houses in Canada — completely revised and updated. Get expert advice before you start and avoid costly building mistakes! What is the maximum span for rafters? Where should handrails and guards be placed in a stairway? It's all here in this national bestseller.

A step-by-step guide from excavation to the finishing touches, this ideal learning tool and essential job-site reference is indispensable for builders, renovators, students and do-it-yourselfers. Updated to conform to 1995 *National Building Code* requirements, it includes new illustrations and handy sizing tables; metric and imperial measurements; Planning Ahead and Checking Back notes; plus Healthy Housing tips to improve indoor air quality and minimize environmental impacts. Convenient lay-flat spiral binding. (303 pages)

Order # 5031E \$25.95 5*

See package deal with Glossary of Housing Terms, page 30.

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Details of House Construction

Almost everything you need to know about the anatomy of a house is delivered in clear and comprehensive detail in this quality, full-colour poster. A handy reference for a contractor's office, your home workshop or a student's desk. (Poster, 36 x 24 inches)

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Door and Window Installation

Problems caused by poor installation give rise to more than half the complaints new-home buyers make about doors and windows. This handy booklet identifies typical problems and provides solutions for exterior and interior doors, patio doors, and fixed and moveable window installation. (28 pages)

Order # 5890E \$3.95 1*

Glossary of Housing Terms

The A-to-Z of housing terms! Do you know a beam from a truss? A sash from a sill? A co-operative from a condominium? This thoroughly revised, comprehensive housing dictionary lists more than 1,200 up-to-date housing definitions and provides the French term for each. Canada's authoritative reference book for builders, students and the informed homeowner for more than 30 years. (106 pages)

Order # 1165E \$8.95 2*

See package deal with Canadian Wood-Frame House Construction, page 30.

Concrete Foundations

Poor foundation construction is a major source of new-home buyer complaints. Learn the pitfalls and solutions for foundation walls in basement and garage slab construction and avoid costly repairs. (40 pages)

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Avoiding Concrete Foundation Problems

Repairs to concrete foundation walls and floors can be costly. This instructive video clearly demonstrates techniques that help contractors avoid or reduce these problems. Valuable advice before you start the job. (22 min.)

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Preserved Wood Foundations

Preserved wood foundations are becoming more common in Canada, especially in small towns and rural areas. This publication provides solid information for builders unfamiliar with this construction method. It describes underlying causes of potential problems and recommends solutions. (23 pages)

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Siding Problems

Improperly installed siding can affect the efficiency and appearance of a building. A handy list of causes of common siding problems and how to solve them. (20 pages)

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guide with
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Avoiding Wood-Frame Construction Problems

Squeaking floors, sagging roofs, sticky windows! This excellent video demonstrates ways to avoid floor, wall and roof-framing problems. A must-see for those learning residential construction and a great refresher for builders, renovators and tradespeople. (24 min.)

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Wood-Frame Construction Problems

Helps builders, renovators, tradespeople and self-builders understand why problems occur and explains how to prevent them. Information that can save time and money. (35 pages)

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Roofing and Flashing Problems

Poor design, improper installation and deteriorating material can all cause leaky and unsightly roofs. This handy list helps builders and renovators quickly identify problems and suggests possible solutions. (28 pages)

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Learning to Live with Truss Uplift

There's nothing uplifting about truss uplift!

Find out why it happens, especially

in new home construction, and

what can be done to solve this common
but annoying problem. (15 min.)

Order # VE031 \$9.95 2*



BONUS!

Order the *Learning to Live with Truss Uplift* video and get the *Wood-Frame Construction Problems* manual free!

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Drywall Application

This useful booklet points out the causes of common drywall problems and provides solutions that make the job go smoothly. A good investment for builders, renovators, trades and self-builders. (22 pages)

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Order the *Avoiding Drywall Problems* video and get the *Drywall Application* companion guide free!
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Avoiding Drywall Problems

Even the most experienced drywaller can encounter problems — everything from cracks to nail pops.

This straightforward video identifies some of the most common things that go wrong, examines the causes and suggests how to solve them. (18 min.)

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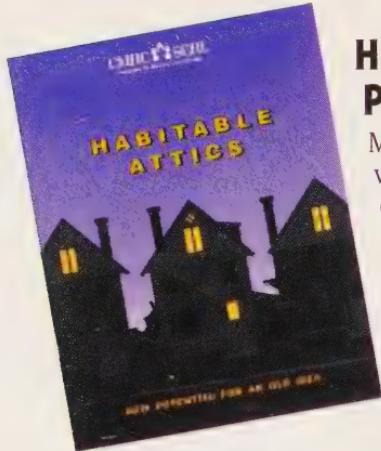


Guide to Residential Exhaust Systems

Basic, straightforward information on selecting and installing kitchen range hoods and bathroom fans. Includes ducting advice. (11 pages)

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Habitable Attics: New Potential for an Old Idea

Moving up instead of out is an innovative way for builders and custom renovators to offer homebuyers more living space. The habitable attic was common earlier this century and it's regaining a place in today's housing market. This booklet features three truss designs that make attic living space possible and economical when it's built into the plans. (36 pages)

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HOUSING ESSENTIALS: The Best of the Basics

If it's about housing and you want to know what it's called, what it is or how to build it right, this package deal is for you! Completely revised and updated, these two companion reference books are the best of the basics.



Glossary of Housing Terms is the A-to-Z of housing, with more than 1,200 up-to-date housing definitions. Do you know a beam from a truss? A sash from a sill? Look it up in the glossary!

Canadian Wood-Frame House Construction

Canadian Wood-Frame House Construction is the most comprehensive, practical, easy-to-use reference source for building wood-frame houses in Canada. Includes clear illustrations and handy tables; imperial and metric measurements; Planning Ahead and Checking Back notes; and Healthy Housing tips to improve indoor air quality and minimize environmental impacts. Convenient lay-flat spiral binding.



Powerful tools for builders, renovators, do-it-yourselfers, students and teachers.

Order Kit # 4028E \$29.95 7*

REPAIR AND MAINTENANCE

Buying a home is the biggest financial investment most of us will ever make. Protect that investment with effective, ongoing care and maintenance. The following guides will help you keep your home in good shape and avoid costly repairs in the future.

Home Care: A Guide to Repair and Maintenance

If your home came with an owner's manual, this would be it! A complete well-illustrated guide to operating a home — from housekeeping tips to putting together a basic tool kit, from replacing a light switch to painting and controlling condensation. Ideal for anyone moving into their first home. (116 pages, 143 illustrations)

Order # 5624E \$6.95 2*

Inspection Checklist for Maintenance and Repair

Whether you're looking for a new home or trying to keep your current home in tip-top condition, this handy illustrated checklist shows you where to look for common problem areas. Recognize warning signs, identify the source of the problem, take action and avoid costly repairs. (57 pages, 42 illustrations)

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Inspecting Your Home

This companion video to the home inspection checklist shows homebuyers and homeowners where to look for common household problems and what to do about them. Great how-to information! (27 min.)

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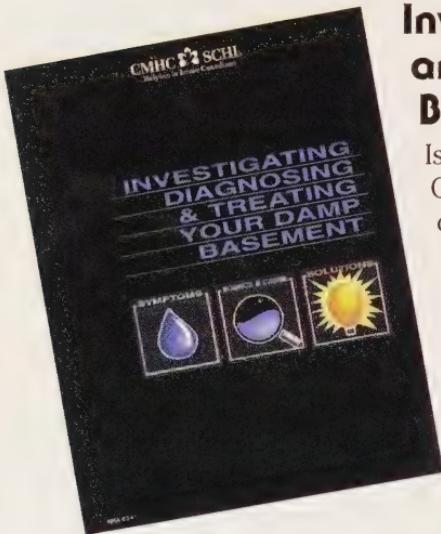


INSPECT THIS OFFER CLOSELY!

Order the *Inspecting Your Home* video and get the *Inspection Checklist for Maintenance and Repair* book for free.

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4*





Investigating, Diagnosing and Treating Your Damp Basement

Is your basement making you nervous? Can't decide whether that dampness downstairs is a minor problem or a sign of serious trouble? This popular publication can help. The award-winning design walks you through a diagnosis of your damp basement in clear, easy steps: examining the symptoms, pinpointing the sources and causes, and choosing the solutions. Handy checklists to help with your decision making. (122 pages)

Order # 6541E \$9.95 2*

Cleaning Up Your House After a Flood

This pocketbook is for folks with major water damage such as plumbing breaks, sewer back-ups, flooding, or the after-effects of a house fire. Small but mighty, this booklet delivers the serious goods on clean-up, everything from decontaminating the house to dealing with flooded electrical equipment and salvaging valuable papers and documents. (39 pages)

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The Clean Air Guide: How to Identify and Correct Indoor Air Problems in Your Home

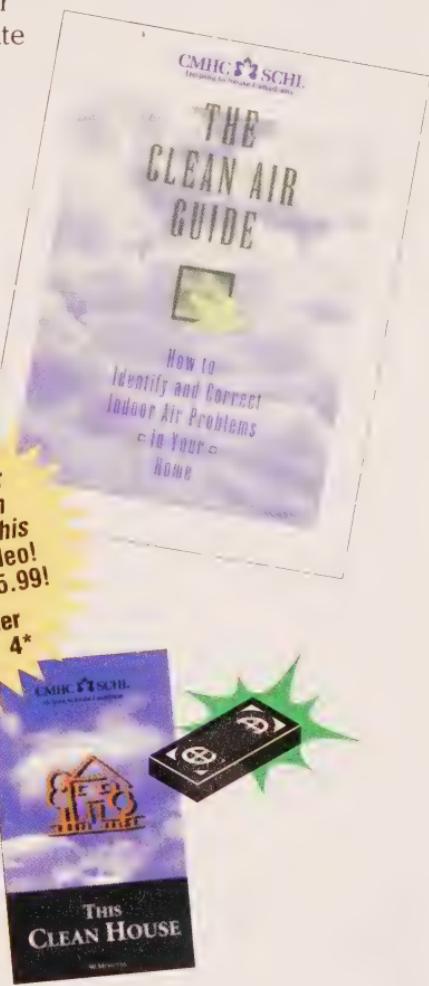
The homeowner's first step to better air quality. The guide will help you evaluate air quality, identify contaminants and their sources, and determine what corrective measures to take. Crucial information for those with asthma, allergies, respiratory diseases or environmental sensitivities. Includes a personal action plan. (32 pages)

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Clean up
when you order
both The Clean
Air Guide and This
Clean House video!
Both for only \$15.99!

Package order
4013E 4*



This Clean House

An expert leads the owners of a typical older house on a voyage of discovery as they investigate why their home makes them feel sick.

The expert uses CMHC's publication

The Clean Air Guide to provide step-by-step instructions on locating and eliminating indoor air contaminants. (30 min.)

Order # VE057 \$14.95 3*

Indoor Air Quality

Today's builder knows that good air quality in the home is of growing importance to home-buyers. Learn how to minimize or control indoor air pollution created by formaldehyde gas, mold, fireplace and woodstove smoke, and other sources. (35 pages)

Order # 6069E \$3.95 1*



Building Materials for the Environmentally Hypersensitive

The first and only comprehensive guide of its kind in Canada, this practical sourcebook is for persons with environmental hypersensitivities, serious asthma or allergies, and for those who build housing for them. An easy-to-use format with 180 product listings. The best available information, combining published material and the experiences of the hypersensitive. Includes personal test instructions and a comprehensive index. (238 pages)

Order # 6742E \$29.95 7*



Clean-Up Procedures for Mold in Houses

Many people are sensitive to mold. Common in many homes, mold not only has an unpleasant odour, but can also cause or aggravate health problems such as allergies and asthma. This handy booklet gives a thorough explanation of how to rid your home of mold. (32 pages)

Order # 6753E \$3.95 1*



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Moisture Problems

Vital information concerning moisture control in buildings. This book identifies common problems in attics, wall cavities and basements, and provides details about the air-barrier system, the rain screen principle and controlling moisture sources. A valuable guide for builders, renovators, tradespeople and self-builders. (38 pages)

Order # 6010E \$3.95 1*

How to Improve the Quality of Air in Your Home

You can do a lot to clean up the air in your home. This handy illustrated guidebook describes some of the sources of indoor air pollution, their health effects and steps you can take to control them. (18 pages)

Order # 6177B \$3.95 1*

Ventilation: Health and Safety Issues

Homebuyers are increasingly concerned about the impact of indoor air quality on their health. This guide alerts builders to potential problems and provides practical solutions. (26 pages)

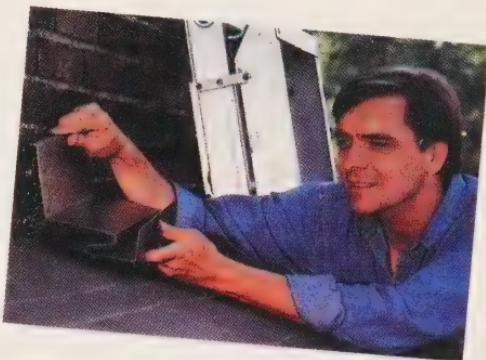
Order # 5888E \$3.95 1*

Moisture in Atlantic Housing

Serious and persistent moisture problems are common in Atlantic Canada. This book describes the causes of moisture problems and provides workable solutions and prevention principles. Required reading for those designing, building and renovating housing in the Atlantic region or any area with a damp climate and long heating season. (146 pages)

Order # 6779E \$14.95 4*

For 'House Doctor' **Jon Eakes**, prevention is always the best cure. The nationally renowned television host is one of Canada's leading authorities on home renovation, and has given advice to thousands of viewers on everything from painting and wallpapering to basement renovations and wood heating. CMHC is pleased to bring you six of Jon's From House to Home videos. Listen to this doctor's advice before your next project and spare yourself a headache!



Wood Heating

Keep your fireplace or stove functioning safely and efficiently. This step-by-step video inspection guide, hosted by renovation expert Jon Eakes, shows you how. It also tells you how to fix problems, upgrade fireplaces and install new wood-burning appliances. (60 min.)

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Air Sealing Your House

Is your house leaking? Sealing those leaks is the most cost-effective way of conserving energy. It also adds structural security and makes your home more comfortable. This comprehensive video hosted by renovation expert Jon Eakes shows you where to look for leaks and how to seal out the cold. (60 min.)

Order # VE025 \$19.95 3*





Installing Ventilation Properly

Get the most out of your investment — choose the right system for your needs and climate. This comprehensive video helps homeowners select and install a central exhaust — or an exhaust system for the bathroom or the kitchen. Tips on how to avoid common installation errors from renovation expert Jon Eakes. (60 min.)

Order # VE026 \$19.95 3*



Basic Insulation Projects

Money-saving tips for the homeowner. A step-by-step guide to a complete house checkup. Find out how to make your home energy-wise with host and renovation expert Jon Eakes. (60 min.)

Order # VE027 \$19.95 3*

Special Insulation Projects

Got an insulation problem that standard insulating can't solve? This in-depth video, hosted by renovation expert Jon Eakes, describes several specialized products and services and explains how to use them to insulate ceilings, walls and basements. (60 min.)

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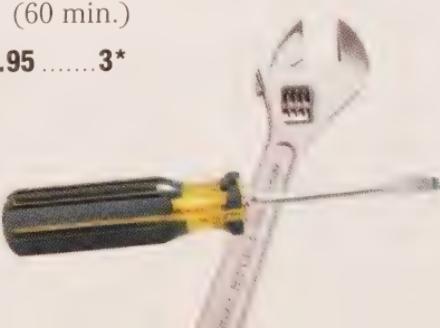
Ventilation and Heating Projects

Do your windows frost up in cold weather? If so, you probably have a condensation problem. Expert advice from Jon Eakes on what causes it and how to solve it. Includes tips on balancing your forced-air furnace for more even heat distribution. (60 min.)

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Healthy Housing: Practical Tips

This handy little booklet takes you on a room-by-room tour through your house, suggesting ways to save energy, improve indoor air quality and make your home more environmentally sound. It lists easy-to-find building materials that you can use for your renovation — to save you money and make your home a healthier one for you and your family. (14 pages)

Order # 6736B **Free**



Lead in Your Home

Is lead a hazard in your home? Find out with this booklet, which describes the common sources of lead in Canadian homes. It also suggests precautions you can take to reduce the danger, and resources you can consult for more information.

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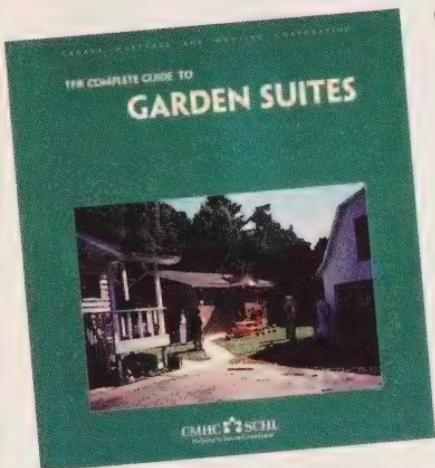
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and select the option for other
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SPECIAL NEEDS

Perhaps you're renovating your home to accommodate the special needs of a family member who is aging or has a physical disability. CMHC has the information to ease your transition.

The Complete Guide to Garden Suites



Garden suites are small houses with big potential. Enabling seniors to live independently is the goal of this innovative housing concept. It puts temporary, free-standing housing units in the rear yard of a single family home — within easy reach of the host family. This new CMHC publication covers the subject from every angle. It's the only single source of information of its kind in Canada. Packed with ideas and practical information — from styles and siting arrangements to community

acceptance and regulatory and legal issues. For

municipalities, planners and home manufacturers as well as interested seniors, host families and seniors' groups. (200 pages total)

The *Complete Guide to Garden Suites* consists of 8 handy booklets in a sturdy binder.

Order #6853E \$24.95 14*

Each of the booklets can also be ordered individually.

\$4.95 each **1* each**

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Order #6857E Information for Occupants, Host Families, Owners and Suppliers

Order #6859E Guidelines for Municipal Approval

Order #6861E Provincial and Territorial Planning Act Provisions

Order #6863E Sample Implementation Documents

Order #6865E Examples of Installed Garden Suites

Order #6867E Information Sources

Order #6869E References



Housing for Persons with Disabilities

This nuts-and-bolts publication offers the latest in design solutions and standards. A great guide for architects and builders, it features new design practices and technologies, schematics and illustrations, and current design and building code standards. (60 pages)

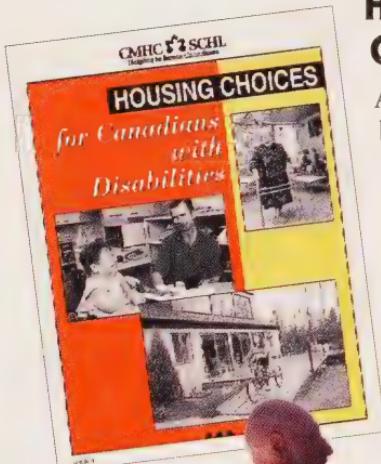
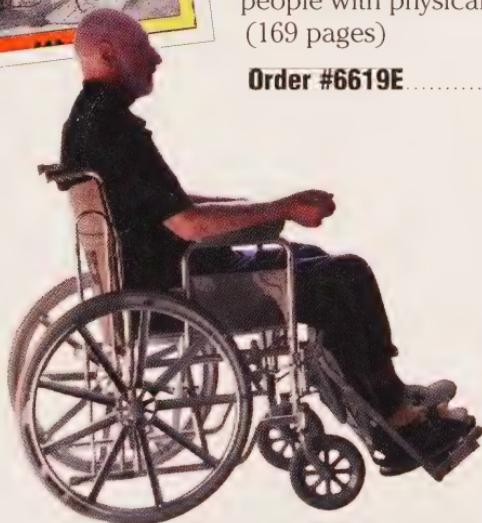
Order #5467E \$11.95 2*



Housing Choices for Canadians with Disabilities

An up-to-date, value-packed overview, this book showcases dozens of success stories in accessible housing from around the world — from simple things like adding a ramp to a Vancouver home to a Japanese prototype “intelligent” house with a thousand computers to make daily living easier. A wide range of accommodation alternatives, housing services and technology for people with physical and other disabilities. (169 pages)

Order #6619E \$7.95 2*



Maintaining Seniors' Independence Through Home Adaptations

A comfortable, secure home is key to seniors' independence. This practical video brings together seniors and professional consultants to discuss a variety of adaptations in the home — from simple installation of a grab bar in the bathtub to more complex renovations. A good resource for builders, renovators, and seniors and their caregivers. (34 min.)



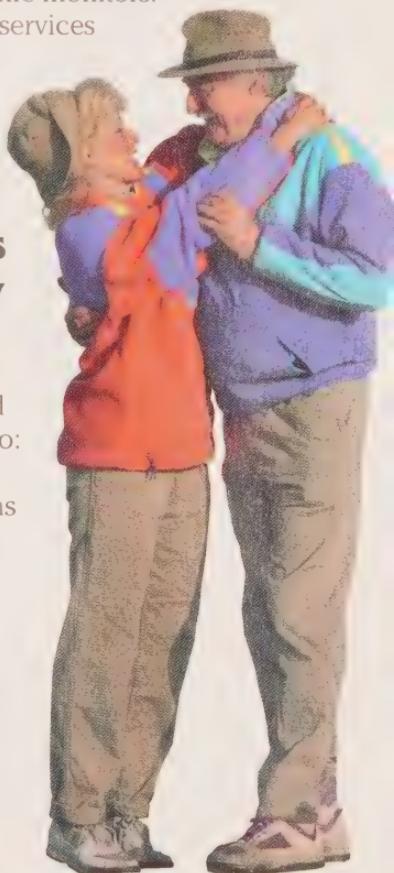
The video is accompanied by a self-assessment guide and the book *Safe at Home*, which looks at your options when you need help, such as neighbours, 911, volunteer groups and electronic monitors. A handy questionnaire helps you identify the services that best suit your needs.

Order #4033E \$10.95 2*

Garden Suites and Marguerite Chown's Renovation Story

Many of Canada's elderly live independently, but sometimes need help taking care of their homes. Seniors, renovators and designers will want to see this two-part video: part one looks at temporary living quarters on residential property, and part two explains how minor home renovations allowed Marguerite Chown to remain in her home despite her reduced mobility. (14 min.)

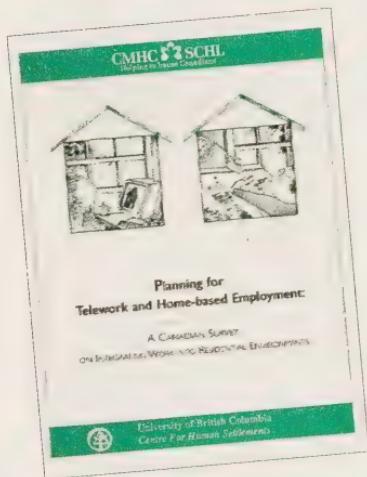
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OTHER THINGS TO THINK ABOUT

Each of us has our own reasons for beginning renovations. You may have very particular needs in mind when you begin planning your renovation. If you're worried about protecting your home from burglars, earthquakes or radon gas, CMHC has the guides for you!



Planning for Telework and Home-based Employment

More and more Canadians do some or all of their paid work at home. How does this affect the way we design houses and plan communities? Get an overview of both the questions and answers in this report on the first national survey of housing and home-based employment in Canada. A publication for planners, builders, renovators and other housing professionals. (102 pages)

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Sprout — The Versatile, Dynamic House

Meet Sprout — the little house that can grow and change to meet your needs. A dream house designed specifically for the realities of the '90s and beyond. This clearly written and illustrated book details just how the Sprout house can be transformed easily and economically — even by a handy homeowner. Starter home, expansion, home-office, in-law suite and accessory apartment — all are possible with the Sprout house. (26 pages)

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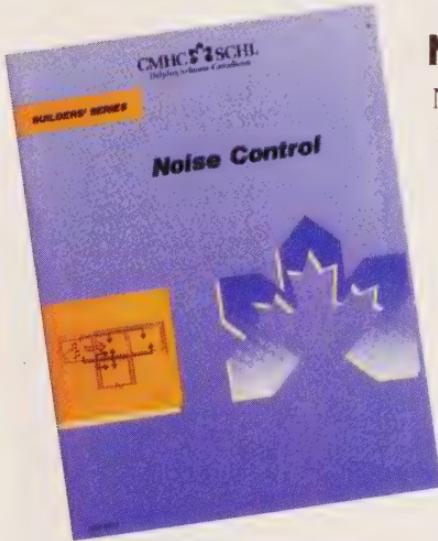


Radon: A Guide for Canadian Homeowners

This illustrated booklet is for you if you are concerned about radon gas in your home. It describes the health effects of radon, how to detect it and ways to reduce exposure to radon in your home. (18 pages)

Order # 6989E **Free**

To order this free booklet,
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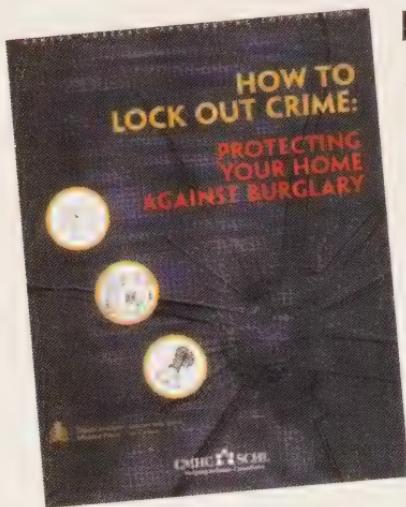
Noise Control

Noise can be a major irritant for residents of multiple-unit buildings. This guide points out the sources of noise and helps building professionals create quieter environments. (34 pages)

Order #6012E **\$3.95** **1***

To order, call
1-800-668-2642

How to Lock Out Crime: Protecting Your Home Against Burglary



Did you know a home burglary takes place every three minutes in Canada? This practical how-to guide from CMHC and the RCMP promotes a proactive, community-based approach to safety. It walks you through home security — from lighting to landscaping and alarms — and gives you easy, affordable advice on how to make your home and neighbourhood more secure. Great for homeowners and

renters, property managers and security specialists, architects, builders and renovators, and community groups.

Specifies 1995 *National Building Code* requirements. How-to illustrations. Companion video below. (44 pages)

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2*

Safe at Home: How to Lock Out Crime

Change the way burglars see your home and neighbourhood! This 50-minute video, developed by the RCMP and CMHC, re-enacts actual break-ins to show you how thieves size up targets, and provides simple, effective solutions to reduce the opportunities burglars seek out. Important information for homeowners, renters, community groups and housing professionals. Companion guide above. (50 min.)

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TAX TABLE

7% GST applicable to all items. PST/HST/GST applicable to videos, kits containing videos, software and shipping. For PEI and Quebec, PST is calculated on the price + GST. U.S. and International orders, do not add taxes.

Province	GST	PST	HST
Alberta	7.0%	—	—
B.C., Manitoba, & Sask.	7.0%	7.0%	—
Ontario	7.0%	8.0%	—
N.B., N.S., NF			15.0%
Québec	7.0%	6.5%	—
P.E.I.	7.0%	10.0%	

GCT Registration #100756400

A		
SHIPPING CHOICE	B	
<input type="checkbox"/> Regular Mail <input type="checkbox"/> Courier		
U.S. AND INTERNATIONAL ORDERS Please pay subtotal C in U.S. Funds (do not add GST or PST)	C	
	(A+B)	
	D	
Tax on shipping costs on line B (Refer to table at left)		
	Total	
	(Add C+D)	

← Please refer to table on reverse for shipping and handling charges.

See Sample Order form that follows as a general guide to completing this form

Please refer to
table on reverse
for shipping and
handling charges.

*See Sample Order
form that follows as
a general guide to
completing this form.*

SHIPPING AND HANDLING CHARGES

Points	Canada Regular Rates	Canada Courier Rates	U.S. Regular Air Rates	U.S. Courier Rates	International Regular Air Rates	International Courier Rates	Europe Courier Rates
1	2.55	5.00	5.00	11.00	7.00	24.00	19.00
2	3.65	8.00	6.50	14.00	9.00	30.00	25.00
3 to 5	5.80	11.07	8.11	30.75	12.18	63.75	47.75
6 to 10	6.18	11.07	12.46	34.75	20.61	88.75	55.75
11 to 20	6.43	12.35	18.08	42.75	38.77	118.75	71.75
21 to 40	6.94	14.90	23.81	58.75	64.65	193.75	103.75
41 to 60	7.44	17.62	29.48	74.75	68.12	253.75	129.75
61 to 80	7.95	20.51	35.15	90.75	117.36	313.75	149.75
8 to 100	8.45	23.35	40.92	106.75	146.60	373.75	169.75
101 to 120	8.96	26.20	46.59	120.75	166.71	433.75	189.75
121 to 140	9.46	29.05	52.31	134.75	184.72	493.75	209.75
141 to 160	9.97	31.90	58.00	148.75	207.45	553.75	229.75
161 to 180	10.47	34.75	63.71	162.75	228.92	613.75	249.75
181 to 200	10.98	35.60	69.38	176.75	250.29	658.75	269.75
201 to 220	11.48	40.45	75.05	190.75	N/A	718.75	289.75
221 to 240	11.99	43.30	80.72	204.75	N/A	778.75	309.75
241 to 260	12.49	46.15	86.49	218.75	N/A	838.75	329.75
261 to 280	13.00	49.00	92.21	232.75	N/A	901.75	349.75
281 to 300	13.50	51.85	97.88	246.75	N/A	958.75	369.75
Estimated Delivery Times	2-3 weeks	5-10 days	2-3 weeks	5-10 days	4-8 weeks	12 days	12 days

CMHC Return policy

We will replace damaged materials and correct shipping errors if we are notified within thirty days after you receive your shipment. If an item is not defective or not mistakenly shipped, it must be returned by you at your cost within thirty days of receipt. It must arrive here in resaleable condition for you to receive credit.

International Note:

Most international return shipments arrive damaged. If you received damaged items, contact CMHC at (613) 748-2969. Please do NOT return the damaged items unless we ask.

SAMPLE ORDER FORM



CMHC
P.O. Box 35005
Stn BRM B
Toronto, ON
M7Y 6E5

1-800-668-2642
Outside Canada call 1-613-748-2003
Charge to Visa, American Express
or MasterCard.
To avoid double billing, please do not send confirmation.

Fax to: 1-800-245-9274
Outside Canada: 1-613-748-2016
Visa, American Express, and MasterCard.
To avoid double billing, please do not send confirmation. A fax will be treated as an original order.

Please Print

METHOD OF PAYMENT

Check only one (individuals must prepay all orders.)

Name	<i>Joe Homer</i>								
Company or Organization	<i>ABC Building Co.</i>								
Position Title	<i>Homebuilder</i>								
Address	<i>123 4th Street</i>								
City	<i>Saskatoon</i>								
Prov./State/Country	<i>Saskatchewan, Canada</i>								
Postal/Zip Code	<i>S7V 1P1</i>								
Telephone	Fax								
<i>(123) 456-7890 (098) 765-4321</i>									
<input type="checkbox"/> Payment enclosed \$ _____ Please make cheque or money order payable to CMHC									

① Order #	② Title	③ Qty	④ Unit Price	⑤ Subtotal $③ \times ④$	⑥ Tax on ⑤ (Please refer to tax table for HST, GST, PST)	⑦ Total $⑤ + ⑥$	⑧ Shipping Points (see item in catalogue)	⑨ Total Shipping Points $③ \times ⑧$
1165E	<i>Glossary of Housing Terms</i>	2	8.95	17.90	1.25	19.15	2	4
VE016	<i>Avoiding Concrete Foundation Problems</i>	1	19.95	19.95	2.79	22.74	3	3

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B.C., Manitoba, & Sask.	7.0%	7.0%	-
Ontario	7.0%	8.0%	-
N.B., N.S., NF	-	-	15.0%
Ouébec	7.0%	6.5%	-
P.E.I.	7.0%	10.0%	-

GST Registration # 100756428

A	41.89		7
B	6.18		
C U.S. AND INTERNATIONAL ORDERS Please pay subtotal C in U.S. Funds (do not add GST or PST)	(A+B)	48.07	
D Tax on shipping costs on line B (Refer to table at left)		.87	
Total (Add C+D)		48.94	

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SHIPPING AND HANDLING CHARGES

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*Find the rate that corresponds to
your total shipping points and
chosen method of shipping*



**UP-TO-DATE
INFORMATION ON OUR
PUBLICATIONS AND ON
CANADA MORTGAGE AND
HOUSING CORPORATION
IS AVAILABLE ON
THE INTERNET:**

www.cmhc-schl.gc.ca

OR BY CALLING

1-800-668-2642



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